## IN THE UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: KRISTY MARIE CRAGER, Debtor Case No. 24-50882
CHAPTER 13

#### TO: AFFECTED CREDITORS:

Forrest General Hospital, 6501 US 49, Hattiesburg, MS 39401 Lab Corp P.O. Box 2240 Burlington, NC 27216 Altus Lumberton Hospital, 137 N LHS Dr. Lumberton, TX 77657 Comprehensive Radiology15 Professional Pkwy Ste 126, Hattiesburg, MS 39402 Oschner Rush Medical Center, 1314 19th Ave. Meridian, MS 39301 Wayne General Hospital, 950 Matthew Drive, Waynesboro, MS 39367 Highland Community Hospital, P.O. Box 679521, Dallas, TX 75267 Hattiesburg Clinic, 415 S 28th Ave, Hattiesburg, MS 39401 Relias EM Medicine, P.O. Box 30275, Charlotte, NC 28230-020

**TRUSTEE**: David Rawlings

U. S. TRUSTEE: USTPRegion05.JA.ECF@usdoj.gov

## **NOTICE OF AMENDMENT OF SCHEDULES**

YOU ARE HEREBY NOTIFIED that the above named debtor(s) has filed with the Bankruptcy Court an Amendment of Schedules (see attached copy of Notice of Meeting of Creditors, amended schedules and Plan).

YOU ARE FURTHER NOTIFIED that if you wish to examine the debtor(s) under oath, you must request of the U.S. Trustee an adjourned Meeting of Creditors. Said request must be made within 21 days of the date of this notice. (*Address of U.S. Trustee: United States Courthouse, 501 East Court St., Ste. 6-430, Jackson, MS 39201*)

YOU ARE FURTHER NOTIFIED that the affected creditor(s) has 60 days from the date of this notice to file, with the U.S. Bankruptcy Court, a complaint to determine the dischargeability of a debt under § 523(c), a motion objecting to discharge under § 1328(f) of the Bankruptcy Code or a motion to seek an extension of time for filing a complaint or a motion objecting to discharge.

YOU ARE FURTHER NOTIFIED that should you desire to file an objection to the Plan, you should do so, with the U.S. Bankruptcy Court, within 30 days of the date of this notice in the form of a written pleading.

YOU ARE FURTHER NOTIFIED that any added creditor is given 30 days from the conclusion of the meeting of creditors or 30 days from date of this notice, whichever is later, to file with the U.S. Bankruptcy Court an objection to the debtor(s) list of property claimed as exempt

YOU ARE FURTHER NOTIFIED that any added creditor is given 70 days from the date of this notice to file a proof of claim with the U.S. Bankruptcy Court. A proof of claim may be obtained at <a href="www.mssb.uscourts.gov">www.mssb.uscourts.gov</a> or any bankruptcy clerk's office. Address of the U.S. Bankruptcy Court may be found on the attached Notice of Chapter 13 Bankruptcy Case.

Date: Wednesday, April 23, 2025

/s/ Thomas C. Rollins, Jr. Thomas C. Rollins, Jr.

# Notice of Chapter 13 Bankruptcy Case United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:					
Debtor 1	Kristy Marie Crager	Social Security number or ITIN xxx-xx-1384			
	First Name Middle Name Last Name	EIN			
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN			
United States Bank Case number: <b>24</b> –	ruptcy Court for the Southern District of Mississippi 50882-KMS	Date case filed for chapter 13 6/25/24			

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit <a href="https://www.mssb.uscourts.gov">www.mssb.uscourts.gov</a>

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1	Debtor's full name	About Debtor 1: Kristy Marie Crager	About Debtor 2:
	All other names used in the last 8 years		
3.	Address	63 Hwy 45 State Line, MS 39362	
4.	<b>Debtor's attorney</b> Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601–500–5533 Email trollins@therollinsfirm.com
5.	Bankruptcy trustee Name and address	David Rawlings David Rawlings, Chapter 13 Trustee P.O. Box 566 Hattiesburg, MS 39403	Contact phone 601–582–5011 Email ecfnotices@rawlings13.net
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 228–563–1790 Date: 6/26/24

For more information, see page 2

Debtor Kristy Marie Crager Case number 24-50882-KMS

#### 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

## July 30, 2024 at 09:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Trustee: David Rawlings Zoom video meeting. Go to zoom.us/join, enter Meeting ID 431 357 5185 and Passcode 8402453787, OR call 769-267-0361.

For additional meeting information go to <a href="https://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a>

Filing deadline: 9/30/24

#### 8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

#### Deadline to file a complaint to challenge dischargeability of certain debts:

## You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim:

(except governmental units)

Deadline for governmental units to file a proof of claim:

## Filing deadline: 9/3/24

Filing deadline: 12/23/24

#### Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

#### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the

conclusion of the meeting of creditors

#### 9. Filing of plan

Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before August 12, 2024. Objections will be heard on August 20, 2024 at 01:30 PM in the William Colmer Federal Building, 701 N. Main Street, Hattiesburg, MS 39401, unless otherwise ordered by the court. If no objection is timely filed, the plan may be confirmed without a hearing.

#### 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

#### 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise

#### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline

### 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.



## SO ORDERED,

Judge Katharine M. Samson United States Bankruptcy Judge Date Signed: November 26, 2024

The Order of the Court is set forth below. The docket reflects the date entered.

## UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF MISSISSIPPI

In re: KRISTY MARIE CRAGER,

DEBTOR

Case No.24-50882 KMS

Chapter 13

## **ORDER CONFIRMING CHAPTER 13 PLAN**

The Debtor's plan was filed on June 25, 2024, and amended/modified by subsequent order(s) of the court, if any. The plan was transmitted to creditors pursuant to Bankruptcy Rule 3015. The court finds that the plan meets the requirements of 11 U.S.C. § 1325.

#### IT IS ORDERED THAT:

- 1. The Debtor's chapter 13 plan attached hereto is confirmed.
- 2. The following motions are granted (if any):
  - a. Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims made under Rule 3012 (§ 3.2 of the plan);
  - b. Motion to avoid lien pursuant to Section 522 (§ 3.4 of the plan).
- 3. The stay under Section 362(a) is terminated as to the collateral only and the stay under Section 1301 is terminated in all respects regarding collateral listed in Section 3.5 of the plan (if any).
- 4. All property shall remain property of the estate and shall vest in the debtor only upon entry of discharge. The debtor shall be responsible for the preservation and protection of all property of the estate not transferred to the trustee.
- 5. The Debtor's attorney fees will be awarded by separate Orders of the Court and paid from the estate.

##END OF ORDER##

Approved:

/s/ THOMAS C. ROLLINS, JR Attorney for the Debtor

Submitted By: /s/ DAVID RAWLINGS, TRUSTEE P.O. BOX 566 HATTIESBURG, MS 39403 (601) 582-5011 ecfNotices@rawlings13.net 2224 EFFORM 2236 (2014) 15229 FFI (eech) Oldal (2236) 2234 EFF (terrent) Oldal (2236) 2234 (2016) 1526

	nation to identify your case:			
Debtor 1	Kristy Marie Crager			
Debtor 2 (Spouse, if filing)	Full Name (First, Middle, Last)  Full Name (First, Middle, Last)			
United States Ba	nkruptcy Court for the SOUTHERN DISTRICT OF MISSISSIPPI			an amended plan, and sections of the plan that
Case number: (If known)			have been char	_
Chapter 13 l	Plan and Motions for Valuation and Lien Avoidance			12/17
Part 1: Notice	·s			
To Debtors:	This form sets out options that may be appropriate in some cases, but the prindicate that the option is appropriate in your circumstances or that it is per do not comply with local rules and judicial rulings may not be confirmable. debts must be provided for in this plan.	rmissible	in your judicia	l district. Plans that
	In the following notice to creditors, you must check each box that applies			
To Creditors:	Your rights may be affected by this plan. Your claim may be reduced, modi	fied, or e	liminated.	
	You should read this plan carefully and discuss it with your attorney if you have an attorney, you may wish to consult one.	one in th	is bankruptcy ca	ase. If you do not have
	If you oppose the plan's treatment of your claim or any provision of this pla to confirmation on or before the objection deadline announced in Part 9 of to (Official Form 309I). The Bankruptcy Court may confirm this plan without is filed. See Bankruptcy Rule 3015.	the Notice	e of Chapter 13	Bankruptcy Case
	The plan does not allow claims. Creditors must file a proof of claim to be paid up	nder any 1	plan that may be	e confirmed.
	The following matters may be of particular importance. <b>Debtors must check on plan includes each of the following items.</b> If an item is checked as "Not Incluprovision will be ineffective if set out later in the plan.			
	on the amount of a secured claim, set out in Section 3.2, which may result in all payment or no payment at all to the secured creditor	_ Incl	uded	<b>✓</b> Not Included
1.2 Avoida	nce of a judicial lien or nonpossessory, nonpurchase-money security interest, in Section 3.4.	_ Incl	uded	<b>✓</b> Not Included
	ndard provisions, set out in Part 8.	<b>✓</b> Incl	uded	☐ Not Included
Part 2: Plan P	Payments and Length of Plan			
2.1 Length	of Plan.			
	hall be for a period of months, not to be less than 36 months or less than 6 nths of payments are specified, additional monthly payments will be made to the explan.			
2.2 Debtor	(s) will make payments to the trustee as follows:			
Debtor shall pay the court, an Orde	<b>\$493.50</b> ( monthly,  semi-monthly,  weekly, or  bi-weekly) to the or directing payment shall be issued to the debtor's employer at the following address		3 trustee. Unless	otherwise ordered by
	Stratus: HR AMR 2550 N Bolton Avenue			
	<b>80000:0000</b> Alexandria, LA 71303			

## 2244E500000055 DDBHt5229 FFileed Old 2250 2264 EEntterreed Old 2250 2264 00160 5264 8200 FPerggee 23 off 255

Debtor	_	Kristy Marie Crager		Case number		
				y, or ☐ bi-weekly) to the chapte mployer at the following addres		rise ordered by the
2.3	Incom	e tax returns/refunds.				
	Check <b>✓</b>	all that apply Debtor(s) will retain an	y exempt income tax refund:	s received during the plan term.		
				h income tax return filed during pt income tax refunds received of		ys of filing the
		Debtor(s) will treat inco	ome refunds as follows:			
	•	ayments.				
Chec	ck one. ✓	None. If "None" is che	cked, the rest of § 2.4 need n	oot be completed or reproduced.		
Part 3:	Treat	ment of Secured Claims				
3.1	Mortg	ages. (Except mortgages	to be crammed down unde	er 11 U.S.C. § 1322(c)(2) and ic	lentified in § 3.2 herein.).	
<b>√</b> Inser	None	all that apply. • If "None" is checked, the mal claims as needed.	e rest of § 3.1 need not be co	mpleted or reproduced.		
3.2	Motio	n for valuation of securit	y, payment of fully secured	claims, and modification of u	ndersecured claims. Chec	ek one.
	<b>√</b>	None. If "None" is che	cked, the rest of § 3.2 need n	not be completed or reproduced.		
3.3	Secure	d claims excluded from	11 U.S.C. § 506.			
	Check □ ✔			not be completed or reproduced.		
			days before the petition date sonal use of the debtor(s), or	e and secured by a purchase more	ney security interest in a mo	otor vehicle
		(2) incurred within 1 years	ear of the petition date and se	ecured by a purchase money sec	urity interest in any other th	ning of value.
		claim amount stated on	a proof of claim filed before	n interest at the rate stated below the filing deadline under Banko ontrary timely filed proof of clai	ruptcy Rule 3002(c) contro	ls over any
Wells	Nar Fargo D	ne of Creditor Dealer	Co 2022 Nissan Murano S	ollateral 57 249 miles	Amount of claim \$40,034.00	Interest rate* 10.00%
				rrent Till rate in this District.	Ψτο,σοτ.σο	10.00/0
Insert ac	lditional	claims as needed.				
3.4	Motion	n to avoid lien pursuant t	to 11 U.S.C. § 522.			
Check of	ne.	None. If "None" is che	cked, the rest of § 3.4 need n	not be completed or reproduced.		
3.5	Surrer	ider of collateral.				

Debtor	Kristy Marie Crager	Case number
	Check one.  None. If "None" is checked, the	the rest of $\S$ 3.5 need not be completed or reproduced.
Part 4:	Treatment of Fees and Priority Claim	ns
4.1	General Trustee's fees and all allowed priority of without postpetition interest.	laims, including domestic support obligations other than those treated in § 4.5, will be paid in full
4.2	Trustee's fees Trustee's fees are governed by statute an	nd may change during the course of the case.
4.3	Attorney's fees.	
	No look fee:	
	Total attorney fee charged:	\$
	Attorney fee previously paid:	\$
	Attorney fee to be paid in plan per confirmation order:	\$
	✓ Hourly fee:   ✓ Any and all comp	pensation allowed by the Court (Subject to approval of Fee Application.)
4.4	Priority claims other than attorney's	fees and those treated in § 4.5.
	Check one.  None. If "None" is checked, the Internal Revenue Service  Mississippi Dept. of Revenue	the rest of $\S$ 4.4 need not be completed or reproduced.
	Other	\$0.00
4.5	Domestic support obligations.	
	<b>None.</b> If "None" is checked, th	he rest of § 4.5 need not be completed or reproduced.
Part 5:	Treatment of Nonpriority Unsecured Nonpriority unsecured claims not sep	
	Allowed nonpriority unsecured claims the providing the largest payment will be effective that the sum of \$\frac{0.00}{\phi}\$ of the total amount of the	hat are not separately classified will be paid, pro rata. If more than one option is checked, the option
5.2	Regardless of the options checked abo	idated under chapter 7, nonpriority unsecured claims would be paid approximately \$0.00 ove, payments on allowed nonpriority unsecured claims will be made in at least this amount.  By unsecured claims (special claimants). Check one.
	None. If "None" is checked, the	ne rest of § 5.3 need not be completed or reproduced.
Part 6:	<b>Executory Contracts and Unexpired</b>	Leases

The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.* 

2224 EFFORM 223 CDBH 1529 FFI Feet 1 OLGN 2236 2284 EFF Terreet 1 OLGN 2236 2284 01160 5264 3200 FP EFF 95 of 1255

Debto	r Kristy Marie Crager	Case number
	<b>None.</b> If "None" is checked, the rest o	$f \$ 6.1 need not be completed or reproduced.
Part 7	: Vesting of Property of the Estate	
7.1	Property of the estate will vest in the debtor(s	s) upon entry of discharge.
Part 8	Nonstandard Plan Provisions	
8.1	Check "None" or List Nonstandard Plan Pro None. If "None" is checked, the rest of	ovisions If Part 8 need not be completed or reproduced.
	Bankruptcy Rule 3015(c), nonstandard provisions i icial Form or deviating from it. Nonstandard provi	must be set forth below. A nonstandard provision is a provision not otherwise included in sions set out elsewhere in this plan are ineffective.
Abse Plan		the IRS and/or MS Dept. of Revenue shall be paid pursuant to the claim.  I be on maternity leave during the month of July 2024. Plan payment is
Calcu	nated to pay of months over a 55-month ter	
Part 9	: Signatures:	
	<b>Signatures of Debtor(s) and Debtor(s)' Attorn</b> <i>ebtor(s) and attorney for the Debtor(s), if any, must te address and telephone number.</i>	<b>ney</b> sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their
	s/ Kristy Marie Crager	X
	Kristy Marie Crager Signature of Debtor 1	Signature of Debtor 2
E	Executed on June 24, 2024	Executed on
6	33 Hwy 45	
	Address State Line MS 39362-0000	Address
	City, State, and Zip Code	City, State, and Zip Code
T	Celephone Number	Telephone Number
X /	s/ Thomas C. Rollins, Jr.	Date <b>June 24, 2024</b>
S F	Fhomas C. Rollins, Jr. 103469 Signature of Attorney for Debtor(s) P.O. Box 13767	
A	Address, City, State, and Zip Code	_
_	501-500-5533	103469 MS
	Celephone Number rollins@therollinsfirm.com	MS Bar Number
	Email Address	

Fil	l in this info	ormation to identify your	case:				
De	btor 1	Kristy Marie Crag	er				
		First Name	Middle Name	Last Name			
_	btor 2 ouse if, filing)	First Name	Middle Name	Last Name			
Un	ited States I	Bankruptcy Court for the:	SOUTHERN DISTRI	CT OF MISSISSIPPI			
011	ilea Olales I	Sankruptcy Court for the.	OOOTHERN DIOTRI	01 01 1111001001111			
	se number	24-50882					
(IT K	nown)						if this is an
						ameno	led filing
Of	ficial Fo	rm 106E/F					
Sc	hedule	E/F: Creditors W	ho Have Unse	cured Claims			12/15
Sch Sch left. nam	edule G: Exe edule D: Cre Attach the C ne and case r	cutory Contracts and Unexp ditors Who Have Claims Sec	ired Leases (Official For ured by Property. If more e. If you have no informa	im. Also list executory conti m 106G). Do not include any space is needed, copy the F ation to report in a Part, do n	creditors with partially s Part you need, fill it out, i	ecured claims that a number the entries i	re listed in n the boxes on the
1.	Do any cred	litors have priority unsecure	d claims against you?				
	☐ No. Go to	o Part 2.					
	Yes.						
2.	identify what possible, list	type of claim it is. If a claim ha	as both priority and nonprice according to the creditor	an one priority unsecured clain ority amounts, list that claim her 's name. If you have more thar creditors in Part 3.	re and show both priority a	nd nonpriority amoun	ts. As much as
	(For an explain	anation of each type of claim, s	see the instructions for this	form in the instruction booklet.	Total claim	Priority amount	Nonpriority amount
2.1		ept of Revenue	Last 4 digit	s of account number	\$1,216.00	\$1,216.00	\$0.00
		Creditor's Name ruptcy Section	When was t	he debt incurred?			
	_	ox 22808					
		son, MS 39225-2808 r Street City State Zip Code	As of the da	ite you file, the claim is: Che	ck all that apply		
		red the debt? Check one.	☐ Continge	_	on an inat apply		
	Debtor	1 only					
	☐ Debtor	,	☐ Disputed				
		1 and Debtor 2 only	•	ORITY unsecured claim:			
		one of the debtors and another		support obligations			
	_	if this claim is for a commu	,, 	nd certain other debts you owe	the government		
		n this claim is for a commun n subject to offset?	_	or death or personal injury while	•		
	No	ii subject to onset:			e you were intoxicated		
	☐ Yes		☐ Other. S		artment of Revenue	<u> </u>	
Da	rt 2: List	All of Your NONPRIORIT	V Uneccured Claims				
		litors have nonpriority unsec		?			
J.	_		-	court with your other schedule	29		
	Yes.	nave nothing to report in tills p	art. Gubriik tiilo loitii to tiib	Source with your ourier soriedule			
4.	unsecured c	laim, list the creditor separately	y for each claim. For each	order of the creditor who hol claim listed, identify what type art 3.If you have more than thre	of claim it is. Do not list cla	ims already included	in Part 1. If more

Total claim

Debto	r 1 Kristy Marie Crager	Case number (if known) 24-50882	
4.1	AAA Ambulance Nonpriority Creditor's Name	Last 4 digits of account number	\$2,110.00
	P.O. Box 17889 Hattiesburg, MS 39404	When was the debt incurred?	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	□ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
4.2	Affirm, Inc.	Last 4 digits of account number	\$1,091.11
	Nonpriority Creditor's Name Attn: Bankruptcy 650 California St FI 12	When was the debt incurred?	
	San Francisco, CA 94108		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
4.3	Afterpay	Last 4 digits of account number	\$20.00
	Nonpriority Creditor's Name	When we the debt in coursed?	
	222 Kearny St #600 San Francisco. CA 94103	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	■ No	<u> </u>	
	□ 162	Other. Specify	

Kristy Marie Crager		Case number (if known) 24-50882	
Altus Lumberton Hos***	Last 4 digits of account number	6786	\$815.00
Nonpriority Creditor's Name  137 N Lhs Dr	When was the debt incurred?		
Lumberton, TX 77657	_		
Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	_		
Debtor 1 only	Contingent		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure  ☐ Student loans	d claim:	
☐ Check if this claim is for a community debt	_		
Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-shari	ng plans, and other similar debts	
Yes	Other. Specify		
Capital One	Last 4 digits of account number	2108	\$564.00
Nonpriority Creditor's Name	_	On an ad 00/00 L and Antina	
Attn: Bankruptcy Po Box 30285	When was the debt incurred?	Opened 02/20 Last Active 4/09/24	
Salt Lake City, UT 84130	When was the dest incurred:	4/03/24	
Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt		aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	and the second office of the second of the	
No	Debts to pension or profit-shari		
☐ Yes	Other. Specify Credit Care	<u>d</u>	
Capital One	Last 4 digits of account number	5313	\$502.00
Nonpriority Creditor's Name  Attn: Bankruptcy		Opened 11/18 Last Active	
Po Box 30285	When was the debt incurred?	4/01/24	
Salt Lake City, UT 84130  Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim	is. Check all that apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
_	☐ Student loans		
☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	and the second s	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
☐ Yes	■ Other. Specify Credit Care	d	

Debtor	1 Kristy Marie Crager		Case number (if known)	24-50882	
4.7	Capital One	Last 4 digits of account number	0165		\$361.00
	Nonpriority Creditor's Name Attn: Bankruptcy P.O. Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 12/21 Last 4/18/24	t Active	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce	that you did not	
	No	☐ Debts to pension or profit-sharir	g plans, and other similar de	ebts	
	Yes	■ Other. Specify Charge Acc	count		
4.8	CashNet USA Nonpriority Creditor's Name	Last 4 digits of account number			\$2,500.00
	175 W Jackson Ste 1000	When was the debt incurred?			
	Chicago, IL 60604  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim			
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	report as priority claims			
	No	☐ Debts to pension or profit-sharing	g plans, and other similar de		
	Yes	Other. Specify			
4.9	Citibank Nonpriority Creditor's Name	Last 4 digits of account number	8996		\$1,063.00
	Po Box 790040 St Louis, MO 63179	When was the debt incurred?	Opened 12/20 Last 4/23/24	t Active	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	□ Debtor 2 only □ Unliquidated □ Debtor 1 and Debtor 2 only □ Disputed □ At least one of the debtors and another □ Type of NONPRIORITY unsect				
			d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce	that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar de	ebts	
	☐ Yes	■ Other. Specify Charge Acc	count		

Dept	Kristy Marie Crager		Case number (if known) 24-50882	
4.1 0	Comenity Bank	Last 4 digits of account number	0704	\$3,035.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 01/21 Last Active 04/24	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin	a plane, and other similar debte	
	■ No	· ·	• •	
	Yes	Other. Specify Charge Acc	count	
4.1 1	Comenitycapital/Ulta  Nonpriority Creditor's Name	Last 4 digits of account number	7386	\$176.00
	Attn: Bankruptcy Dept Po Box 182125	When was the debt incurred?	Opened 12/20 Last Active 4/11/24	
	Columbus, OH 43218  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.1				
2	Comprehensive Radio***  Nonpriority Creditor's Name	Last 4 digits of account number		\$120.00
	15 Professional Pkwy Ste 126	When was the debt incurred?		
	Hattiesburg, MS 39402  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	a plane, and other similar delete	
	■ No	☐ Debts to pension or profit-sharin	g pians, and other similar debts	
	☐ Yes	Other. Specify		

Debt	or 1 Kristy Marie Crager		Case number (if known) 24-50882	
4.1 3	Credit One Bank	Last 4 digits of account number	2796	\$623.00
	Nonpriority Creditor's Name Attn: Bankruptcy 6801 Cimarron Rd Las Vegas, NV 89113	When was the debt incurred?	Opened 10/20 Last Active 4/08/24	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card		
4.1 4	Credit One Bank	Last 4 digits of account number	7199	\$579.00
	Nonpriority Creditor's Name Attn: Bankruptcy 6801 Cimarron Rd Las Vegas, NV 89113	When was the debt incurred?	Opened 04/23 Last Active 4/01/24	
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.1 5	Discover Financial  Nonpriority Creditor's Name	Last 4 digits of account number	4111	\$1,016.00
	Po Box 30939 Salt Lake City, UT 84130	When was the debt incurred?	Opened 02/21 Last Active 4/14/24	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other Specify Credit Card		

Official Form 106 E/F Schedule

Debio	Kristy Marie Crager	Case Humber (II known) 24-50062	
4.1	Forrest General Hosp**	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name		
	6501 US 49 Hattiesburg, MS 39401	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only		
	☐ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.1	Hattiachura Clinio***		¢E 407 22
7	Hattiesburg Clinic***  Nonpriority Creditor's Name	Last 4 digits of account number	\$5,487.22
	415 S 28th Ave	When was the debt incurred?	
	Hattiesburg, MS 39401		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	
		-	
	☐ Yes	Other. Specify	
4.1	Highland Community ***	Last 4 digits of account number	\$2,843.86
	Nonpriority Creditor's Name	<del></del>	
	P.O. Box 679521	When was the debt incurred?	
	Dallas, TX 75267  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	□ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	

Debtor	1 Kristy Marie Crager		Case number (if known)	24-50882				
4.1 9	Lab Corp***	Last 4 digits of account number			\$775.00			
	Nonpriority Creditor's Name P.O. Box 2240	priority Creditor's Name  D. Box 2240 When was the debt incurred?						
	Burlington, NC 27216  Number Street City State Zip Code  As of the date you file, the claim is: Check all that apply  Who incurred the debt? Check one.							
	Debtor 1 and Debtor 2 only  Debtor 1 and Debtor 2 only  Debtor 1 and Debtor 2 only  Debtor 2 only  Debtor 3 and Debtor 2 only  Disputed							
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Type of NONPRIORITY unsecured  ☐ Student loans ☐ Obligations arising out of a separations.		orce that you did not				
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharing	g plans, and other simila	ır debts				
	☐ Yes	Other. Specify						
4.2	Merrick Bank Corp	Last 4 digits of account number	5404	_	\$1,093.00			
	Nonpriority Creditor's Name Po Box 9201 Old Bethpage, NY 11804	When was the debt incurred?	Opened 06/21 L 04/24	ast Active				
	umber Street City State Zip Code  As of the date you file, the claim is: Check all that apply  the incurred the debt? Check one.							
	■ Debtor 1 only  □ Debtor 2 only  □ Debtor 1 and Debtor 2 only  □ At least one of the debtors and another  □ Check if this claim is for a community	☐ Contingent ☐ Unliquidated ☐ Disputed  Type of NONPRIORITY unsecured ☐ Student loans	l claim:					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divo	orce that you did not				
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify _ Credit Carc		ır debts				
4.2	Mission Lane LLC	Last 4 digits of account number	3430		\$823.00			
	Nonpriority Creditor's Name Attn: Bankruptcy P.O. Box 105286 Atlanta, GA 30348	Opened 02/20 Last Active 4/12/24						
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply					
	■ Debtor 1 only □ Debtor 2 only	Debtor 2 only Unliquidated						
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Disputed  Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims						
	■ No □ Yes							

Debio	Kristy Marie Crager		24-50662	
4.2	Navient	Last 4 digits of account number	0420	\$3,087.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 12/22 Last Active 3/31/24	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Unliquidated ☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	ll	
4.2 3	Navient	Last 4 digits of account number	0420	\$1,750.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 12/22 Last Active 3/31/24	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	d .	
4.2	Oshners Med Cent*** Nonpriority Creditor's Name	Last 4 digits of account number		\$250.00
	1314 19th Ave Meridian, MS 39301	When was the debt incurred?		
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□ Yes	Other. Specify		

Depto	Kristy Marie Crager		Case number (if known) 24-50882				
4.2	Regions Bank	Last 4 digits of account number		\$459.00			
	Nonpriority Creditor's Name PO Box 10063	When was the debt incurred?					
	Birmingham, AL 35202-0063  Number Street City State Zip Code						
	_						
	□ Debtor 1 only □ Contingent						
	Debtor 2 only	Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community debt  Is the claim subject to offset?		aration agreement or divorce that you did not				
	•	report as priority claims  Debts to pension or profit-sharir	a plane, and other similar debte				
	■ No □ Yes	·	g plans, and other similar debts				
4.2 6	Regions Bank	Last 4 digits of account number		\$5.78			
	Nonpriority Creditor's Name PO Box 10063  Right At 25202 0062	When was the debt incurred?					
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another						
	☐ Check if this claim is for a community						
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims					
	■ No	☐ Debts to pension or profit-sharir					
	☐ Yes	Other. Specify					
4.2	Synchrony		5843	\$1,520.00			
7	Nonpriority Creditor's Name	Last 4 digits of account number		Ψ1,320.00			
	Attn: Bankruptcy PO Box 955060	When was the debt incurred?	Opened 02/20 Last Active 4/08/24				
	Orlando, FL 32896-5060  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim					
	■ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure					
	☐ Check if this claim is for a community	☐ Student loans					
	debt  Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims					
	■ No	☐ Debts to pension or profit-sharir	g plans, and other similar debts				
	□ Yes	Other. Specify					
	50	- Other. Specify					

Official Form 106 E/F

Deb	tor 1 Kristy Marie Crager		Case number (if known) 24-50882			
4.2 8	Synchrony	Last 4 digits of account number	1485	\$999.00		
	Nonpriority Creditor's Name Attn: Bankruptcy PO Box 955060 Orlando, FL 32896-5060	When was the debt incurred?	Opened 01/21 Last Active 4/18/24			
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not			
	No	Debts to pension or profit-sharin	g plans, and other similar debts			
	Yes	Other. Specify				
4.2 9	Synchrony	Last 4 digits of account number	1987	\$213.00		
	Nonpriority Creditor's Name Attn: Bankruptcy PO Box 955060	When was the debt incurred?	Opened 06/23 Last Active 4/19/24			
	Orlando, FL 32896-5060  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	Yes	Other. Specify				
4.3 0	Upstart Finance	Last 4 digits of account number	4032	\$4,814.00		
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 1503 San Carlos, CA 94070	When was the debt incurred?	Opened 12/21 Last Active 3/07/24			
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	·				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured				
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa				
	Is the claim subject to offset?	report as priority claims				
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts			
	☐ Yes	Other. Specify Unsecured				

Official Form 106 E/F Sche

Debto	r1 Kristy Ma	arie Crager		Case nu	umber (if known)	24-50882	
4.3 1	Wayne Ger	neral Hosp***	Last 4 digits of account numbe	r			\$4,684.28
	Nonpriority Cre 950 Matthe		When was the debt incurred?				
	Number Street	City State Zip Code the debt? Check one.	As of the date you file, the clair	n is: Check	k all that apply		
	■ Debtor 1 on	ılv	☐ Contingent				
	Debtor 2 on	•	☐ Unliquidated				
	_	nd Debtor 2 only	☐ Disputed				
	_	e of the debtors and another	Type of NONPRIORITY unsecu	red claim:			
		is claim is for a community	☐ Student loans				
	debt	ubject to offset?	☐ Obligations arising out of a se report as priority claims	paration ag	greement or divorce	that you did not	
	■ No		Debts to pension or profit-sha	ring plans,	and other similar de	ebts	
	☐ Yes		Other. Specify				
Part 3		s to Be Notified About a Deb					
have notin	more than one of fied for any debts and Address	creditor for any of the debts that s in Parts 1 or 2, do not fill out or (	On which entry in Part 1 or Part 2 did yo	ditional cr	editors here. If you		
	s Em Medicii	ne***	ine <b>4.16</b> of ( <i>Check one</i> ):	☐ Part 1:	Creditors with Prior	ity Unsecured Claims	
	Box 30275 lotte, NC 282	30-0207		Part 2:	Creditors with Nonp	priority Unsecured Claim	าร
Onai	10116, 140 202		ast 4 digits of account number				
Part 4	Add the A	mounts for Each Type of Un	secured Claim				
6. Tota		certain types of unsecured clair	ns. This information is for statistica	l reporting	purposes only. 28	3 U.S.C. §159. Add the	amounts for each
					Total	Claim	
Total	6a.	Domestic support obligations		6a.	\$	0.00	
from F		Taxes and certain other debts	you owe the government	6b.	\$	1,216.00	
	6c.	Claims for death or personal in	njury while you were intoxicated	6c.	\$	0.00	
	6d.	Other. Add all other priority unse	ecured claims. Write that amount here.	6d.	\$	0.00	
	6e.	Total Priority. Add lines 6a thro	ugh 6d.	6e.	\$	1,216.00	
		Student loans		6f	Total	Claim	

					Total Claim
	6f.	Student loans	6f.	\$	4,837.00
Total claims					,
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	38,542.25
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	43,379.25
				-	

## **CERTIFICATE OF SERVICE**

I, Thomas C. Rollins, Jr., do hereby certify that I have this date transmitted via Electronic Case Filing, as it appears on this date in the Court registered e-filers of CM/ECF and/or via U. S. Mail, postage prepaid, a true and correct copy of the above Notice of Amendment to Schedules, Notice of Chapter 13 Bankruptcy Case, amended schedules, and plan (if applicable) to the affected creditor(s), Case Trustee and U.S. Trustee at the above listed address(es).

Date: Wednesday, April 23, 2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. (Bar No. 103469)
Jennifer A Curry Calvillo (Bar No. 104367)
The Rollins Law Firm
P.O. Box 13767
Jackson, MS 39236
(601) 500-5533

- 11	24-50002-NMS DRI 50 FIIEU 04/25/25 EHILEHEU 04/25/25 14.50.50 Fage 25 01 25
1	
2	
3	
4	UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF MISSISSIPPI
5	OCCUPATION OF MICCIOCITY
6	IN RE: CASE NO: 24-50882  KRISTY MARIE CRAGER  DECLARATION OF MAILING
7	CERTIFICATE OF SERVICE
8	Chapter: 13
9	
10	
11	On 4/23/2025, I did cause a copy of the following documents, described below,
12	Notice of Amendments of Schedules
13	
14	
15	
16	
17	
18	to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with
19	sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.
20	I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice. com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to
21	Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.
22	Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been
23	served electronically with the documents described herein per the ECF/PACER system.  DATED: 4/23/2025
24	/s/ Thomas C. Rollins, Jr. Thomas C. Rollins, Jr.
25	The Rollins Law Firm
26	702 West Pine St Hattiesburg, MS 39401
27	601 500 5533 trollins@therollinsfirm.com
28	

24-50882-KMS Dkt 58 Filed 04/23/25 Entered 04/23/25 14:56:30 Page 23 of 25

	24-50882-KMS Dkt 58 Filed 04/23/25	Entered 04/23/25 14:56:30 Page 24 of 25
1	1	
2	2	
3	UNITED STATES BANK	RUPTCY COURT
4	.	
5	II .	CASE NO: 24-50882
6	KRISTY MARIE CRAGER	CERTIFICATE OF SERVICE
7	/	DECLARATION OF MAILING  Chapter: 13
8	3	
9		
10		
11	Notice of Amendments of Schedules	V,
12		
13		
14		
15		
16   17		
18		
19		ia First Class United States Mail. postage prepaid, with sufficient
20	postage thereon to the parties listed on the mailing list exhibit, a co	opy of which is attached hereto and incorporated as if fully set forth
21	The undersigned does hereby declare under penalty of perjury of	
22	Service and that it is true and correct to the best of my knowledge	
23	DATED: 4/23/2025	
24	$  \mathbf{r}  $	11111
25	5	Will hold
26		orney Services, LLC
27	7 Thoma	certificateofservice.com, for as C. Rollins, Jr. ollins Law Firm
28	702 W	est Pine St sburg, MS 39401
	Tiatues	554.g, 110 0070 i

## 24-50882-KMS Dkt 58 Filed 04/23/25 Entered 04/23/25 14:56:30 Page 25 of 25

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

6501 US 49 HATTIESBURG, MS 39401

LAB CORP P.O. BOX 2240 P.O. BOX 2240 BURLINGTON, NC 27216

ALTUS LUMBERTON HOSPITAL 137 N LHS DR. LUMBERTON, TX 77657

COMPREHENSIVE RADIOLOGY
OSCHNER RUSH MEDICAL CENTER
15 PROFESSIONAL PKWY STE 126
HATTIESBURG, MS 39402
MERIDIAN, MS 39301

WAYNE GENERAL HOSPITAL 950 MATTHEW DRIVE WAYNESBORO, MS 39367

HIGHLAND COMMUNITY HOSPITAL HATTIESBURG CLINIC
P.O. BOX 679521 415 S 28TH AVE
DALLAS, TX 75267 HATTIESBURG, MS 39401

HATTIESBURG, MS 39401

RELIAS EM MEDICINE P.O. BOX 30275 CHARLOTTE, NC 28230-020